

Fill in this information to identify the case:

Debtor 1 DENNIS W COLWES
Debtor 2 PAMELA J COLWES
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Pennsylvania
Case number 21-21749-CMB

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Wintrust Mortgage

Court claim no. (if known): 19

Last four digits of any number you 8046
use to identify the debtor's account:

Date of payment change: 03/01/2023

Must be at least 21 days after date of
this notice

New total payment: \$856.30
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

- ☐ No
☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law.
Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 279.90 New escrow payment: \$ 322.04

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

- ☒ No
☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____% New interest rate: _____%

Current principal and interest payment: \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____ New mortgage payment: \$ _____

Debtor1 DENNIS W COLWES
First Name Middle Name

Last Name

Case number (if known) 21-21749-CMB

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

x /s/ Mario Hanyon
Signature

Date 02/02/2023

Print: Mario Hanyon (203993)
First Name Middle Name Last Name

Title Attorney

Company Brock & Scott, PLLC

Address 8757 Red Oak Blvd., Suite 150
Number Street

Charlotte, NC 28217
City State ZIP Code

Contact phone 844-856-6646

Email PABKR@brockandscott.com

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**
Pittsburgh Division

IN RE: DENNIS W COLWES AND PAMELA J COLWES	Case No. 21-21749-CMB Chapter 13
Wintrust Mortgage, Movant	Hearing Date: TBD Hearing Time: TBD Objection Date: TBD
vs.	
DENNIS W COLWES AND PAMELA J COLWES, Debtors and Ronda J. Winnecour Respondent	

CERTIFICATE OF SERVICE OF NOTICE OF MORTGAGE PAYMENT CHANGE

I certify under penalty of perjury that on this day, I served or caused to be served the Notice of Mortgage Payment Change on the parties at the addresses shown below or on the attached list.

The type(s) of service made on the parties (first-class mail, electronic notification, hand delivery, or another type of service) was:

Via CM/ECF electronic notice:

Michael C Eisen, Esq.
404 McKnight Park Drive
Pittsburgh, PA 15237
Counsel for Debtor

Ronda J. Winnecour
Suite 3250, USX Tower
600 Grant Street
Pittsburgh, PA 15219
Chapter 13 Trustee

Office of the United States Trustee
Liberty Center.
1001 Liberty Avenue, Suite 970
Pittsburgh, PA 15222
US Trustee

Via First Class Mail:

DENNIS W COLWES
410 LOW GRADE ROAD
CHESWICK, PA 15024

PAMELA J COLWES
410 LOW GRADE ROAD
CHESWICK, PA 15024
Debtor

Ronda J. Winnecour
Suite 3250, USX Tower
600 Grant Street
Pittsburgh, PA 15219
Chapter 13 Trustee

If more than one method of service was employed, this certificate of service groups the parties by the type of service. For example, names and addresses of parties served by electronic notice will be listed under the heading "Via CM/ECF electronic notice" and those served by mail will be listed under the heading "Via First Class Mail".

EXECUTED ON: February 2, 2023

/s/Mario Hanyon

Andrew Spivack, PA Bar No. 84439

Matt Fissel, PA Bar No. 314567

Mario Hanyon, PA Bar No. 203993

Ryan Starks, PA Bar No. 330002

Jay Jones, PA Bar No. 86657

Attorney for Creditor

BROCK & SCOTT, PLLC

8757 Red Oak Boulevard, Suite 150

Charlotte, NC 28217

Telephone: (844) 856-6646

Facsimile: (704) 369-0760

E-Mail: PABKR@brockandscott.com

PAWB Local Form 7 (07/13)



RETURN SERVICE ONLY
PLEASE DO NOT SEND MAIL TO THIS ADDRESS
PO Box 818060
5801 Postal Road
Cleveland, OH 44181

12/21/2022



OUR INFO
ONLINE
www.mywintrustmortgage.com

YOUR INFO
CASE NUMBER
2121749

LOAN NUMBER

PROPERTY ADDRESS
410 LOW GRADE ROAD
CHESWICK, PA 15024

DENNIS COLWES
410 LOW GRADE ROAD
CHESWICK, PA 15024

Dear DENNIS COLWES,

An escrow analysis was performed on the above referenced account.

Our records indicate your loan is currently in an active bankruptcy proceeding. The enclosed escrow account disclosure statement is for informational purposes only and should not be construed as an attempt to collect a debt.

If you are represented by an attorney in your bankruptcy, please forward a copy of this letter to such attorney and provide such attorney's name, address and telephone number to us.

If you have any questions, please call our Bankruptcy Department at 833-702-2514. Our hours of operation are Monday through Friday from 8 a.m. to 5 p.m. (CT). Visit us on the web at www.mywintrustmortgage.com for more information.

Sincerely,

Wintrust Mortgage

Enclosure

Please be advised this communication is sent for informational purposes only and is not intended as an attempt to collect, assess, or recover a claim against, or demand payment from, any individual protected by the U.S. Bankruptcy Code. If this account has been discharged in a bankruptcy proceeding, be advised this communication is for informational purposes only and not an attempt to collect a debt against you; however, the servicer/lender reserves the right to exercise the legal rights only against the property securing the loan obligation, including the right to foreclose its lien under appropriate circumstances. Nothing in this communication shall be construed as an attempt to collect against the borrower personally or an attempt to revive personal liability.

If you are a successor in interest (received the property from a relative through death, devise, or divorce, and you are not a borrower on the loan) that has not assumed, or otherwise become obligated on the debt, this communication is for informational purposes only and is not an attempt to collect a debt from you personally.





RETURN SERVICE ONLY
PLEASE DO NOT SEND MAIL TO THIS ADDRESS
PO Box 818060
5801 Postal Road
Cleveland, OH 44181

Escrow Account Disclosure Statement

Customer Service: 833-702-2513

Monday through Thursday from 7 a.m. to 8 p.m. (CT), Friday from 7 a.m. to 7 p.m. (CT) and Saturday from 8 a.m. to 12 p.m. (CT)

Tax/Insurance: 866-632-5309

Monday through Thursday from 8 a.m. to 9 p.m. (ET), Friday from 8 a.m. to 7 p.m. (ET) and Saturday from 9 a.m. to 3 p.m. (ET)

DENNIS COLWES
410 LOW GRADE ROAD
CHESWICK, PA 15024

Your Loan Number [REDACTED]

Statement Date: 12/21/2022

Why am I receiving this?

Wintrust Mortgage completed an analysis of your escrow account to ensure that the account is funded correctly, determine any surplus or shortage, and adjust your monthly payment accordingly. Wintrust Mortgage maintains an escrow cushion equal to two months' estimated taxes and insurance (unless limited by your loan documents or state law). This measure helps to avoid negative balance in the event of changing tax and insurance amounts.

What does this mean for me?

At this time, your Escrow Account has less money than needed and there is a shortage of \$534.20. Due to this shortage and changes in your taxes and insurance premiums, **your monthly escrow payment will decrease by (\$2.38)**. Effective 03/01/2023, **your new total monthly payment** will be \$856.30**.

Total Payment	Current Monthly Payment	Payment Changes	New Monthly Payment
PRINCIPAL AND INTEREST	\$534.26	\$0.00	\$534.26
ESCROW	\$279.90	(\$2.38)	\$277.52
SHORTAGE SPREAD	\$0.00	\$44.52	\$44.52
Total Payment	\$814.16	\$42.14	\$856.30
See below for shortage calculation			

What is a Shortage? A shortage is the difference between the **lowest projected balance** of your account for the coming year and your **minimum required balance**. To prevent a negative balance, the total annual shortage is divided by 12 months and added to your monthly escrow payment, as shown below.

Minimum Required Balance
\$555.04

Lowest Projected Balance
\$20.84

$$\frac{\$534.20}{12} = \$44.52$$

Please see the Coming Year Projections table on the back for more details

Escrow Payment Breakdown	Current Annual Disbursement	Annual Change	Anticipated Annual Disbursement
COUNTY TAX	\$321.69	\$0.00	\$321.69
SCHOOL TAX	\$0.00	\$1,784.79	\$1,784.79
TOWN TAX	\$0.00	\$556.74	\$556.74
HAZARD SFR	\$0.00	\$667.00	\$667.00
Annual Total	\$321.69	\$3,008.53	\$3,330.22

If you have questions about changes to your property taxes or homeowners' insurance premiums, please contact your local taxing authority or insurance provider. For more information about your loan, please sign in at www.mywintrustmortgage.com.

Please be advised this communication is sent for informational purposes only and is not intended as an attempt to collect, assess, or recover a claim against, or demand payment from, any individual protected by the U.S. Bankruptcy Code. If this account has been discharged in a bankruptcy proceeding, be advised this communication is for informational purposes only and not an attempt to collect a debt against you; however, the servicer/lender reserves the right to exercise the legal rights only against the property securing the loan obligation, including the right to foreclose its lien under appropriate circumstances. Nothing in this communication shall be construed as an attempt to collect against the borrower personally or an attempt to revive personal liability.

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This statement is for informational purposes only.

The change in your escrow payment** may be based on one or more of the following factors:

PAYMENT(S)

- Monthly payment(s) received were less than or greater than expected
- Monthly payment(s) received earlier or later than expected
- Previous overage returned to escrow
- Previous deficiency/shortage not paid entirely

TAXES

- Tax rate and/or assessed value changed
- Exemption status lost or changed
- Supplemental/Delinquent tax paid
- Paid earlier or later than expected
- Tax installment not paid
- Tax refund received
- New tax escrow requirement paid

INSURANCE

- Premium changed
- Coverage changed
- Additional premium paid
- Paid earlier or later than expected
- Premium was not paid
- Premium refund received
- New insurance escrow requirement paid
- Force placed insurance premium paid

Prior Year Account History and Coming Year Projections

This is a statement of the actual activity in your escrow account from 11/22 through 02/23. This statement itemizes your actual escrow account transactions since your previous analysis statement or initial disclosure, and projects payments, disbursements, and balances for the coming year. The projections from your previous escrow analysis are included with the actual payments and disbursements for the prior year. By comparing the actual escrow payment with the previous projections listed, you can determine where a difference may have occurred. When applicable, the letter 'E' beside an amount indicates that a payment or disbursement has not yet occurred but is estimated to occur as shown.

Projections are included to ensure sufficient funds are available to pay your taxes and/or insurance for the coming year. Under Federal Law (RESPA), the lowest monthly balance in your escrow account should be no less than \$555.04 or 1/6th of the total annual projected disbursement from your escrow account, unless your mortgage documents or state law specifies otherwise. Your projected estimated lowest account balance of \$20.84 will be reached in August 2023. When subtracted from your minimum required balance of \$555.04, an Escrow Shortage results in the amount of \$534.20. These amounts are indicated with an arrow (<).

This escrow analysis is based on the assumption that all escrow advances made on your loan prior to your bankruptcy filing date are included in your bankruptcy plan and will be paid in the plan. This analysis considers insurance, taxes and other amounts that will come due after the filing of your bankruptcy case.

Month	Projected Payment	Actual Payment	Projected Disbursement	Actual Disbursement	Description	Projected Balance	Actual Balance
					Start	\$0.00	\$0.00
11/22	\$0.00	\$913.21	\$0.00	\$637.24*	Esc pay adj/Surpl refund	\$0.00	\$275.97
12/22	\$0.00	\$566.78E	\$0.00	\$0.00	Anticipated Payments 11/22-12/22	\$0.00	\$842.75
01/23	\$0.00	\$279.90E	\$0.00	\$0.00		\$0.00	\$1,122.65
02/23	\$0.00	\$279.90	\$0.00	\$321.69E	COUNTY TAX	\$0.00	\$1,080.86
Total	\$0.00	\$2,039.79	\$0.00	\$958.93	Total	\$0.00	\$1,080.86
Month	Projected Payment		Projected Disbursement		Description	Current Balance	Required Balance Projected
					Start	\$1,080.86	\$1,615.06
03/23	\$277.52		\$0.00			\$1,358.38	\$1,892.58
03/23	\$283.39		\$0.00		BK ADJ	\$1,641.77	\$2,175.97
04/23	\$277.52		\$0.00			\$1,919.29	\$2,453.49
05/23	\$277.52		\$667.00		HAZARD SFR	\$1,529.81	\$2,064.01
05/23	\$0.00		\$556.74		TOWN TAX	\$973.07	\$1,507.27
06/23	\$277.52		\$0.00			\$1,250.59	\$1,784.79
07/23	\$277.52		\$0.00			\$1,528.11	\$2,062.31
08/23	\$277.52		\$1,784.79		SCHOOL TAX	\$20.84	\$555.04<
09/23	\$277.52		\$0.00			\$298.36	\$832.56
10/23	\$277.52		\$0.00			\$575.88	\$1,110.08
11/23	\$277.52		\$0.00			\$853.40	\$1,387.60
12/23	\$277.52		\$0.00			\$1,130.92	\$1,665.12
01/24	\$277.52		\$0.00			\$1,408.44	\$1,942.64
02/24	\$277.52		\$321.69		COUNTY TAX	\$1,364.27	\$1,898.47
Total	\$3,613.63		\$3,330.22		Total	\$1,364.27	\$1,898.47

Bankruptcy Adjustment- The Prior Year Account History and Coming Year Projections section of the Annual Escrow Account Disclosure Statement may contain a line item called "Bankruptcy Adjustment". This amount is a credit based upon the unpaid portion of the escrow funds listed on the proof of claim to be paid through the Chapter 13 plan. The amount of the credit is calculated and applied to reach the minimum required balance for the escrow account as allowed under the loan documents and applicable non-bankruptcy law. The credit may not represent the total outstanding amount of escrow funds owed in the proof of claim but ensures that any escrow funds listed on the proof of claim to be paid through the plan will not be collected through the escrow shortage or surplus listed in the Annual Escrow Account Disclosure Statement. In some instances, only a portion of the proof of or surplus listed in the Annual Escrow Account Disclosure Statement. In some instances, only a portion of the proof of claim escrow funds are listed as a credit to reach the required minimum account balance.

You will receive an Annual Escrow Account Disclosure Statement reflecting the actual disbursements at the end of the next escrow analysis cycle. However, you should keep this statement for your own records for comparison. If a previous escrow analysis statement was sent to you by your previous servicer, please refer to that statement for comparison purposes. If you have any questions, please call Lacyndia Zelaya-king at 833-702-2514. Our hours of operation are Monday through Friday from 8 a.m. to 5 p.m. (CT). Visit us on the web at www.mywintrustmortgage.com for more information.

Note: Any disbursements listed after the date of this statement are assumed to be projected or estimated.